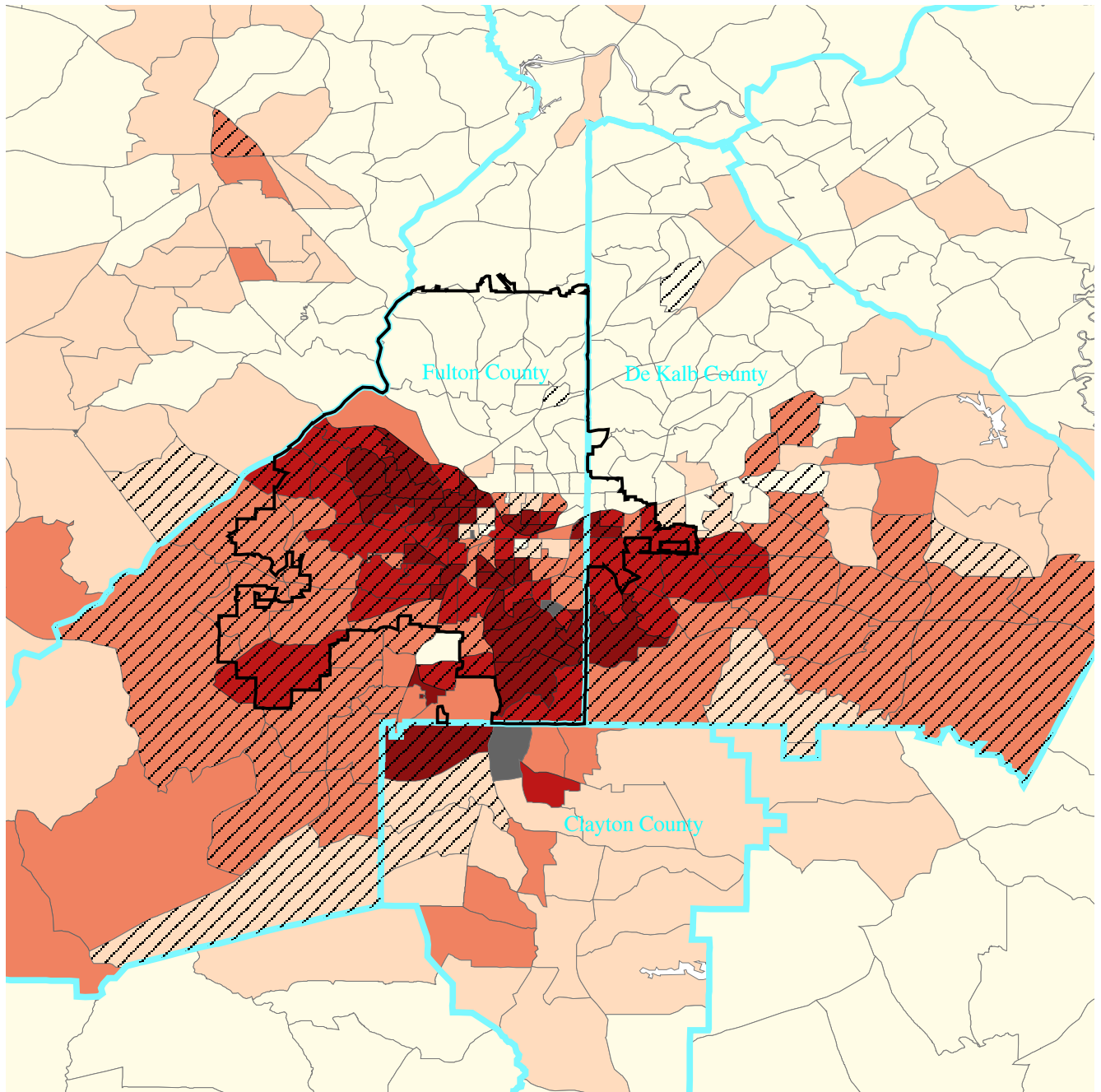


Subprime Lenders Market Share Refinancing Loan Originations: 1998 Atlanta Metropolitan Area



Subprime Lenders Market Share of Refinancing Loans
Made by All Lenders - by Census Tract

- Atlanta Municipal Boundary
- Minority Census Tract
- No Refinancing Loans - All Lenders

- 0% - 10%
- 10% - 20%
- 20% - 35%
- 35% - 50%
- 50% - 100%

Diagonal Overlay for Minority Neighborhoods

Minority Census Tract: African-American, Hispanic, Native-American, and Other-Race persons (excluding White and Asian persons) comprise 50% or more of census tract population.

Sources: FFIEC, 1998 HMDA data; 1990 US Census data; and HUD, 1998 List of Subprime and Manufactured Home Lenders (List B).